

"NO MARKING UP"

## Incomparable Offerings—Unusual Style, Quality, Tailoring

# OVERCOATS

Belted All-Round—  
Fitted and Semi-Fitted Styles

Here fastidious dressers will find in a most satisfying style diversity the most beautiful overcoat fashions of the season. Such handsome materials, in all the most desirable colorings, awaiting your choosing. The price range—based upon our sound, practical selling policy—one price every day in the year assures you the lowest quotations now when overcoats are required. Moderately priced allowances—

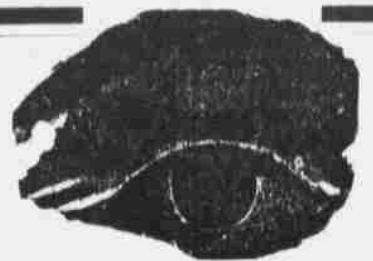
# \$30 to \$50

See Our Displays of Useful, Practical  
Gift Articles

Handsome dress accessories provide an unusual choice and price range, yet incorporate the essential elements most wanted in Christmas gifts—practicability and usefulness. Come in and look over our displays.

## Odum, Taylor & White

49 N. MAIN ST. MEMPHIS.



## STRANGE!

WHEN as few as three persons can look at the same color, the same accident or the same object and each see it differently, it should deter us all from being too sure of our eyesight.

ONLY a rigid examination will determine whether or not you need glasses. WE HAVE THE BEST EQUIPPED OPTICAL PARLORS IN MEMPHIS CONSULTATION FREE

## Mulford Jewelry Co.

OPTICAL DEPARTMENT

Established 1881. 6 South Main St.

## SYRIA IS TO DEMAND REAL INDEPENDENCE

LONDON, Nov. 23.—Nothing less than complete independence will satisfy the aspirations of the people of Syria, according to Habib Lottalfeh Bey, chief representative in Europe of the Syrian union committee. Lottalfeh Bey has been conferring in London with Prince Faisal, son of the king of the Hedjaz, and with British officials regarding the political future of his country. He told the Associated Press he was confident that the scheme his organization has drawn up for the union of Palestine, Syria, and Mesopotamia, and which would be accepted by the British and French governments as the best solution of the vexed Syrian question.

Here is an outline of the plan for a provisional government that Lottalfeh Bey is submitting to the British and French authorities:

Appointment of a governor-general by England, France and Arabia, and the formation of two legislative houses, a chamber and senate, whose members will be selected on a democratic basis. A new civil constitution to be devised. The provisional government to call upon the league of nations for the help of specialists in organizing a national debt office. Each interested allied na-

tion to have a representative in the government in charge of the country's finances, in order to safeguard their economic rights in the country. The British, French and Arabian armies of occupation to be withdrawn as soon as the national government is established.

As soon as the new government is formally recognized, the question of need of assistance from some power, holding a mandate from the league of nations to us and permit us to decide for ourselves the future of our country. We ask for complete independence, without a mandate, protection or supervision of any kind.

## SWISS BREWERY PASTES MONEY ON BOTTLES

VIENNA, Nov. 23.—A Vienna paper prints a story from Switzerland that a Swiss brewery has adopted the custom of pasting on its bottles, instead of labels, Austrian one-crown notes, which are valued in Switzerland at something less than seven and one-half centimes. The former label of the brewery cost something like ten centimes.

## Health

One cannot over-estimate the value of health as a business asset

## Grape-Nuts

food is a splendid aid in placing any man's feet on the health road.

Full of nutriment, delicious, economical.

"There's a Reason for Grape-Nuts"

Made by Postum Cereal Co. Battle Creek, Mich.

"NO MARKING DOWN"



## PALESTINE HOME FOR WORLD'S JEWS

NEW YORK, Nov. 23.—When Mr. Balfour, then British foreign minister, conveyed to Lord Rothschild, just two years ago, a statement declaring that the British government favored the establishment in Palestine of a national home for the Jewish people, and would do its utmost to bring about such a settlement, the news was hailed throughout the world as marking a new era in the history of the Jewish race. Mr. Balfour's announcement was made just prior to the conclusive victories of Gen. Allenby, which drove the Turk from Palestine, and realized the full measure of achievement for the ninth crusade. Since that time Jews in all parts of the world have been interesting themselves in the great project.

Such projects, however, are not achieved in a day. Another full year of war followed Mr. Balfour's announcement, and when actual warfare came to an end last November, those who knew anything about the matter fully recognized the immensity of the task to be accomplished before such a question as the final disposition of Palestine could be reached. Now the Jew is used to waiting; nevertheless, the days of the peace conference lengthened from weeks into months, during the year now closing, and he saw many high hopes deferred and hearts made sick, he might be excused if he grew anxious and impatient. But the promises that had been made to him, it was therefore, a peculiarly grateful feeling of indebtedness to the British government, which was able to convey to the great Zionist meeting, held in London, the other day, that change had occurred in the policy of the government concerning the establishment of a national home for the Jewish people in Palestine. The problem is a peculiarly complex one, but it is quite clearly the Syrian question, with its supposed clash of French and Arab interests, which is delaying the settlement, and not any change of policy, actual or contemplated, on the part of the British government.

## National Palestine.

In Mr. Balfour's original statement it was carefully emphasized that the home should be done to prejudice the civil and religious rights of existing non-Jews. The policy of the British government is important, and should not be lost sight of. As Mr. Herbert Samuel, formerly British high commissioner in Palestine, said in a speech at the meeting in London, no responsible Zionist would propose the immediate establishment of a complete Jewish state in Palestine. Such a settlement would make the government of the country in the hands of a minority, and would thus transmute the Jewish people into a subject race. The aim, however, is ultimately a Jewish state, and the way of it is simple. The policy of the British government, Mr. Samuel declared, is the promotion to the fullest degree that the conditions of the British mandate of Jewish immigration and land settlement; the provision of Jewish money for needed public works, and the active promotion of Jewish agricultural development and self-government, so that in time the country may become a purely self-governing commonwealth under the auspices of a Jewish majority.

Thus, the realization of Palestine as a Jewish state and national home is entrusted to the Jews themselves. If they are really in earnest, as no one doubts they are, if they emigrate to Palestine from all quarters of the world in sufficient numbers, if they bring to the great work of nation building a just measure of the energy and resources which have made the Jews successful in commerce, business men and scholars in almost every other country, then the future of the Jewish national home in Palestine is secure.

## FOOD HAS RISEN IN FIFTY AMERICAN CITIES

WASHINGTON, Nov. 23.—The average family expenditure for food in the 50 cities from which the bureau of labor statistics of the United States department of labor receives monthly reports was approximately the same in October as it was in September. In Bridgeport, Manchester, Minneapolis, Portland, Ore., Richmond, St. Louis, Seattle and Washington there was an increase of less than one-half of 1 percent. In Columbus, New Orleans, Portland, Me., and St. Paul, a decrease of less than one-half of 1 percent. In Kansas City and Pittsburgh increased 2 percent each. Baltimore, Buffalo, Indianapolis, Louisville, Mobile, New Haven, Rochester and Salt Lake City, decreased 2 percent each.

Birmingham, Boston, Cincinnati, Cleveland, Denver, Little Rock, Los Angeles, Newark, New York, Omaha, Peoria, Providence and San Francisco increased 1 percent each. Atlanta, Chicago, Charleston, Dallas, Detroit, Fall River, Houston, Memphis, Milwaukee, Norfolk and Scranton decreased 1 percent each. The greatest increase of 3 percent was shown in Springfield. This city, however, decreased 3 percent in September.

Comparing October, 1918, with October, 1917, Baltimore decreased 2 percent. Butte, 1 percent, and Norfolk less than one-half of 1 percent. All the other 50 cities increased during the year from less than one-half of 1 percent in New Haven to 3 percent in Cleveland, Milwaukee and Minneapolis. During the six years from October, 1913, to October, 1919, all the cities increased from 64 percent in Los Angeles to 100 percent in Washington.

## FEEL THE EFFECT OF THE WORLD'S FINANCE

Scheme to Permit Winning of Bonus on Bonds Which Will Lower Rate of Interest and Keep Money at Home.

BY G. A. EYE.  
LONDON, Nov. 23.—(By Reelprosa News Service).—The French loan is a matter of immense importance to England and as it seems likely to react on the financial situation in a phenomenal way, it becomes doubly important to America. America is, moreover, likely to be affected both directly and indirectly by the developments in Paris. Briefly: If France has a loan, England must have one in self-defense, and if England has one will it force America to a similar development?

The French proposal is hailed with acclamation by all parties in France. Definite authorization of the French chamber of deputies is not expected before early in December, but the outlines are sufficiently plain and are not likely to be altered considerably. It is intended to issue a loan on which little or no interest will be paid, its attractiveness depending upon the enormous number of prizes that will accompany the drawing of bonds. Investors cannot lose their money, it will be repaid in any event in full, and they may win as much as \$250,000 on one bond in addition. Wisely handled this sum represents comfort and independence for life. It is to be wondered that the loan is the subject of conversation everywhere in this country and that the banks are absolutely inundated with inquiries from customers who intend to invest in it, unless our own government—as in all probability it will—quickly moves to open to follow suit. That it is actually considering such a step shows the depth of the feeling in favor of a modified imitation of the French plan, a feeling that most of the newspapers are now echoing loudly.

Approved by People.

Popular opinion is almost unqualified in its approval of the idea. Financial experts, who are awake to the danger of permitting the French to drain away a large proportion of the invested cash, are seemingly unanimous in recommending means of prevention, however intelligible the suggestion. The object of their suggestions is in deference to the desirability of our valued allies.

Seeing that the last British lottery was drawn in October, 1826, nearly a hundred years ago, and that many leading Englishmen have in the past denounced the immorality of the method by which their predecessors raised money in Napoleonic times, it is notable enough that the opposition so far displayed is feeble. The change is to be accounted for, by the shedding of a great deal of vulgar ignorance as to the continental improvements of the old system of lotteries, and has been aided by the craving for a means of escape from the excitement to the drudgery of everyday existence which is one of the after-effects of the war. For the time being the British spirit is overclouded by it. The decline of the middle-class with its necessary estate and its "respectable" in public finance has opened the ground to a more practical treatment of the needs of the moment.

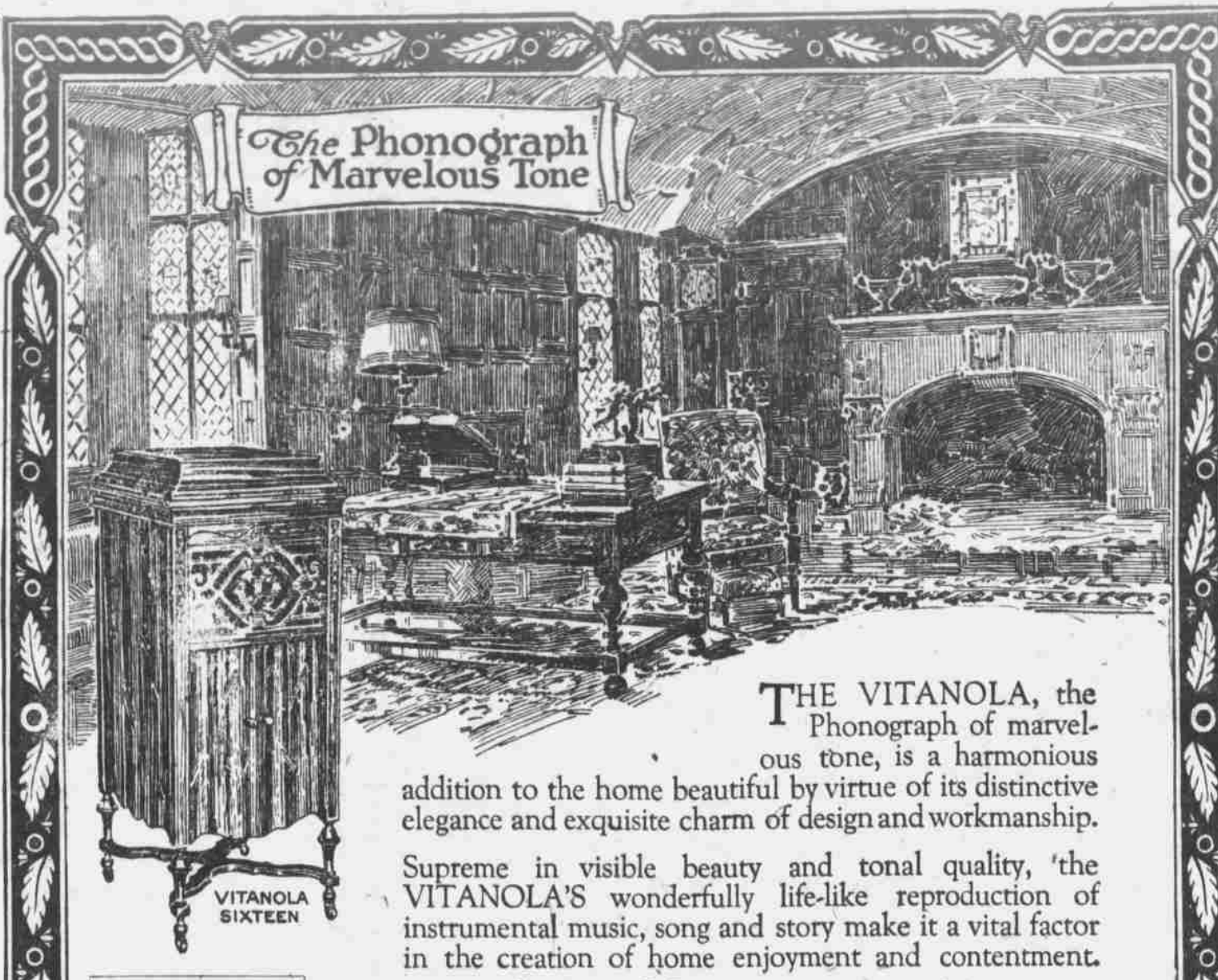
**Meaning of Lottery.**

That a nation relying on a significant stroke of luck on enormous though not unmanageable load of debt, should depend on standing comfortably upright on its feet for the sake of an advertising outturn principles believed by a former generation, would be absurd. It is to be wondered that the march of modern science and invention. Nowadays the favorite method of raising money by those who appeal to the human desire for betterment, which is equally universal and legitimate, as well as to the demand for an absolutely secure investment, in the way of premium bonds and this is the method which it is confidently expected will prevail.

At present our government has to pay five per cent on a large proportion of the outstanding loans, and is reduced to borrowing from the banks for the sale of treasury bills. The result of the Victory loan does not warrant another appeal of similar kind. The support to be expected would be hopelessly inadequate. But consider the possibility of issue of premium bonds, giving a steady two per cent and making an appeal to every class in the land by the offer of prizes of sufficient magnitude to attract while at the same time repayment in full is guaranteed by a sinking fund. The prizes and guaranteed return are now supplied with 1½ per cent or so extra, or 3½ per cent in all. Conversion of existing holdings of government stock would be encouraged by suitable terms and in the case of individuals there is no doubt of the conditions of the loan. Corporations are less likely to be affected.

**To Lower Debt Basis.**

In fairness, comparisons should really be instituted between the present five per cent basis and the suggested



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We will give a supply of records FREE with each Vitonola. Buy now while our stock is complete. All machines sold on Easy Terms.

**THE VITANOLA, the Phonograph of marvelous tone, is a harmonious addition to the home beautiful by virtue of its distinctive elegance and exquisite charm of design and workmanship.**

Supreme in visible beauty and tonal quality, 'the VITANOLA'S wonderfully life-like reproduction of instrumental music, song and story make it a vital factor in the creation of home enjoyment and contentment.

**Latest VITANOLA Models**  
\$100—\$135—\$175—\$200—\$225—\$350

**Scott-Kelly Furniture Co.**  
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# VITANOLA

Plays ALL Records—Natural as Life

two per cent, plus only whatever is needed to the sinking fund, since redemption by means of a sinking fund is a necessity in both cases. Consequently the saving to the exchequer may be as high as two per cent on the amount converted, that is to say \$20,000,000 on every \$1,000,000,000 of debt.

The French plan of an unlimited loan is a world of evils removed from the old-time lotteries which drew down condemnation from thoughtful people as being pernicious gambling, leading to excesses in all directions and alleged to be responsible at one time for over 100 suicides in Paris for one year. This was because there was no provision for the return of capital. This outstanding feature of modern lottery issues has converted them into an investment which the most prudent may consider. The French loan offers to those to whom interest is a matter of indifference compared with the possibility of winning one of the large prizes, the same prize. The suggested English scheme reflects the essential national spirit of compromise and has the advantage of yielding at least some annual interest to investors. It will be interesting to see how the respective lotteries of the inhabitants of Spain, Holland, Switzerland, Scandinavia and other countries, not forgetting America which is expected to subscribe very heavily. Incidentally this will help the restoration of the foreign exchange rates, and thus assist trade throughout the world.

**Sale of Premium Bonds.**

Thanks to the kindness of a Greek banker I have before me as I write the attractive booklet of a Brussels pre-war agency for the sale of premium bonds. It describes briefly the type of bonds dealt in, all redeemable at fixed periods by drawing, either with prize or at their full nominal value, and issued by continental governments and large towns. The sale of these to English clients has long been forbidden, and openly approved, and it is difficult to imagine why they were not adopted as a means of raising money in this country long before inherited prejudice seems the one and only real explanation. Many covetable prizes are mentioned.

## HAVE LOVELY BROWN HAIR

**TRIAL PACKAGE SENT FREE.**

Why tolerate streaked, gray, or bleached hair when it is just as easy to tint your tresses a beautiful brown as it is to make them black? Brownatone gives the hair bewitching beauty and charm, producing in long, before, inherited prejudice seems the one and only real explanation. Many covetable prizes are mentioned.



**"Brownatone Makes Me Look Ten Years Younger"**

No other preparation is so simple to apply. Light spots, gray strands or streaks, and all unnatural shades in the hair are quickly restored to all their original beauty.

**Absolutely Harmless.**

Brownatone is guaranteed perfectly safe and harmless to the hair and skin. Contains no poisonous ingredients such as sugar of lead, salicylic acid, mercury, antine or coal tar products. It has no odor and is greaseless. Apply with brush. Sold by all leading druggists. Two colors: "Light to Medium Brown" and "Dark Brown to Black." Two sizes, 45c and \$1.15. Demand the genuine.

**Special Free Trial Offer.**

Send only 1c with this coupon for free trial package and helpful booklet on the care of the hair.

**Mail This Coupon Now.**

The Kester Pharmaceutical Co., 441 Compton Bldg., Covington, Ky. Enclosed find 1c to cover postage, packing and war tax for trial package of Brownatone. Name: \_\_\_\_\_ Address: \_\_\_\_\_

**\$3.95 \$5.95 \$7.95**

## Three Saturday Specials

Three lots, three prices arranged for Saturday only. Caradine bought shoes early and always gives better prices and you'll see Saturday how well we can offer bargains.

**\$3.95 For Ladies**  
An assortment of patent leather shoes, lace and button; real values for good styles.

**\$5.95 For Ladies**  
Black and brown kid boots. At this price you'll not find the equal in value anywhere, Saturday only.

**\$7.95 For Men**  
A large number of high-class new and quality shoes for men. Saturday's price.



## MORRIS Supreme Ham

toned, and it is explained most carefully that money invested cannot be lost if only clients will have the sense to deal with reputable firms; for there have always been rascals and rapacious dealers to take advantage of the ignorance by charging exorbitant prices or selling inferior goods. The marketability of the bonds is alluded to by the agency. It is a singular circumstance that prizes of large amounts offered by charitable societies and governments will guarantee the return of the exact number of dollars invested, if such a guarantee is largely desired. They will both be anxious to have outstanding obligations converted, but must consider the trend of your public opinion. It is an easy prophecy that when triumphs have been registered on both sides of the channel the issue of premium bonds by the colonies will begin, and this must sooner or later affect America; but your colossal financial strength removes the question of a government issue from the field of proximate probability.

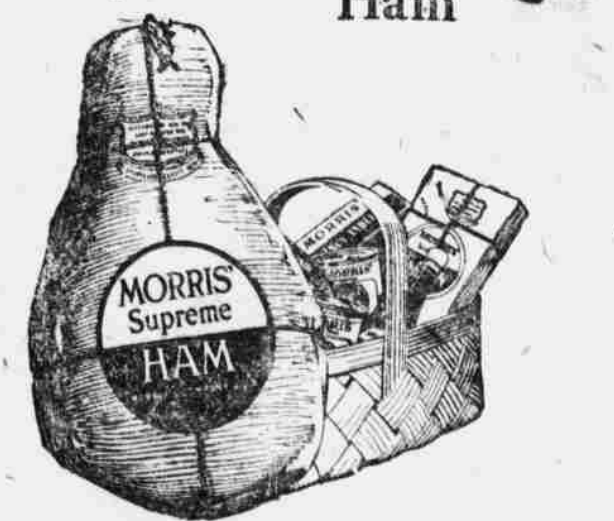
## MEXICAN MONEY WORTH MORE THAN MINTAGE

MEXICO CITY, Nov. 23.—The most persistent phrase encountered by the buying public in Mexico at present is "No hay cambio." "There is no change." The silver in the Mexican peso, fifty-cent piece and the smaller coins, is worth more than the face value of the coin on this money has been hoarded by many persons and sold for their silver content.

The result is that "cambio" or change has disappeared and persons who buy or sell are forced to pay from four to seven per cent for silver pieces from brokers. Most merchants refuse to make small sales if they are forced to give change, asserting they would lose money in the transaction.

The "latencia" or Mexican twenty-peso piece (gold) is practically useless as money in stores or cafes when the purchase is for a small amount.

"It might as well be broke as have an 'ataca,' complained an American who was hungry and could not find a cafe to change his gold. Later he hit upon a unique scheme. He deposited the 'ataca' with the cafe proprietor and proceeded to eat at intervals until he had no more credit, which, with prevailing prices was not a long time.



For dinner—serve a Supreme Ham, baked and flavored with cloves. You are always sure of its tenderness and fine flavor.

**MORRIS & COMPANY**